1 NIVEA OQUENDO, ALL RIGHTS RESERVED — U.C.C. 1-207, U.C.C. 1-207/4. U.C.C.1-308,

2 U.C.C.1-103.6, Natural Person IN FULL LIFE, SUI JURIS, IN PROPRIA PERSONA 45

3 2114 Alice Ave. Apt 201

4 Oxon Hill, Maryland 20746

5 240-600-2959

6 IN THE UNITED STATES DISTRICT COURT
DISTRICT OF MARYLAND

7 NIVEA OQUENDO, ALL RIGHTS RESERVED — U.C.C. 1-207, U.C.C. 1-207/4 U.C.C.1-308,

8 U.C.C.1-103.6, Natural Person IN FULL LIFE, SUI JURIS, IN PROPRIA PERSONA, PRO SE,

9 Plaintiff, Claimant

10

11 VS,

12 Civil Action No.   PJM 12 CV 35 10

13 CALVARY PORTFOLIO SERVICES , LLC
GINO ARCHER, SR. VICE PRESIDENT

14 NEW YORK OPERATIONS
500 SUMMIT LAKE DRIVE

15 VALHALLA, NY 10595

16

17 Defendant, Respondent

18

19 **COMPLAINT**

20 **PRELIMINARY STATEMENT**

21 1. This is an action for damages brought from violations of the Fair Credit Reporting

22 Act (FCRA) 15 U.S.C. §1681 *et seq.*

23

24 **JURISDICTION**

25

26 2. The jurisdiction of this Court is conferred by Title 15 U. S. C. §1681p.

27 **FACTUAL ALLEGATIONS**

28

3. On January 25, 2012, Defendant initiated a credit inquiry of Plaintiff's credit report

from TRANSUNION without permissible purpose.

COUNT I

VIOLATION OF FAIR CREDIT REPORTING ACT (FCRA), 15 U.S.C. §1681

WILLFUL NON-COMPLIANCE BY DEFENDANT CALVARY PORTFOLIO SVCS, DEBT COLLECTOR

3. Plaintiff is a consumer within the meaning of the FCRA, Title 15 U.S.C. §1681a(c).

4. CALVARY PORTFOLIO SVCS, is a furnisher of information within the meaning of the FCRA, 15 U.S.C. §1681s-2.

5. CALVARY PORTFOLIO SVCS, willfully violated the FCRA.

6. Defendant's violations include, but are not limited to, the following:

(a) CALVARY PORTFOLIO SVCS, willfully violated Title 15 U.S.C. §1681b (f) by obtaining Plaintiffs consumer report without a permissible purpose as defined by Title 15 U.S.C. §1681b.

WHEREFORE, Plaintiff demands judgment for damages in the amount of $1,000 a Month from the date of credit pull against consumer credit report.

CALVARY PORTFOLIO SVCS, are liable for actual or statutory damages, and punitive damages, attorney's fees and costs, pursuant to Title 15 U.S.C. §1681n.

COUNT II

VIOLATION OF FAIR CREDIT REPORTING ACT (FCRA), Title 15 U.S.C. §1681

NEGLIGENT NON-COMPLIANCE BY DEFENDANT CALVARY PORTFOLIO SVCS, DEBT COLLECTOR

6. Plaintiff is a consumer within the meaning of the FCRA, Title 15 U. S. C. §1681a(c).

7. CALVARY PORTFOLIO SVCS, DEBT COLLECTOR is a furnisher of information within the meaning of the FCRA, Title 15 U.S.C. §1681s-2.

8. CALVARY PORTFOLIO SVCS, negligently violated the FCRA. Defendant's violations include, but are not limited to, the following:

(a) CALVARY PORTFOLIO SVCS, negligently violated Title 15 U.S.C. §1681b (f) by obtaining Plaintiff's consumer report without a permissible purpose as defined by Title 15 U.S.C. §1681b.

WHEREFORE, Plaintiff demands judgment for damages in the amount of $1,000 a month from the date of credit pull against consumer credit report. CALVARY PORTFOLIO SVCS, (DEBT COLLECTOR) are liable for actual damages, and attorney's fees and costs, pursuant to Title 15 U.S.C. § 1681o.

RELIEF

WHEREFORE, Plaintiff demands judgment for damages against CALVARY PORTFOLIO SVCS, in the amount of $13,000 for actual or statutory damages, and punitive damages, attorney's fees and costs, pursuant to Title 15 U.S.C. §1681n (a) (3) and Title 15 U.S.C. §16810 (a)

DEMAND FOR JURY TRIAL

Plaintiff hereby demands a trial by jury of all issues as a matter of law.

Respectfully submitted this 28th day of December, 2012.

X _Nivea E. Oquendo, All Rights Reserved_

NIVEA OQUENDO, ALL RIGHTS RESERVED — U.C.C. 1-207, U.C.C. 1-207/4. U.C.C.1-308, U.C.C.1-103.6, Natural Person IN FULL LIFE, SUI JURIS, IN PROPRIA PERSONA, PRO SE, 2114 Alice Ave., Apt 201

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